

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor	: Geoffery H. Dreyer
Appln. No.	: To Be Assigned
Filed	: _____
Title	: METHOD OF REFINANCING A MORTGAGE LOAN AND A CLOSING PACKAGE FOR SAME

**DECLARATION AND POWER OF ATTORNEY  
FOR UTILITY PATENT APPLICATION  
(37 C.F.R. § 1.63)**

As a below named inventor, I hereby declare that my mailing address and citizenship are as stated below.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter that is claimed and for which a patent is sought on the invention entitled:

**METHOD OF REFINANCING A MORTGAGE LOAN AND A CLOSING PACKAGE FOR SAME**

the specification of which:

☒ is attached hereto OR  
☐ was filed on \_\_\_\_\_ as United States Application Number \_\_\_\_\_ or PCT International Application Number \_\_\_\_\_  
and amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information known to me that is material to patentability as defined in 37 C.F.R. 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
				Yes	No
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s), or under Section 365(c) of any PCT international application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code, Section 112.

Application Number(s)

Filing Date (MM/DD/YYYY)

10/259,116

September 27, 2002

### POWER OF ATTORNEY

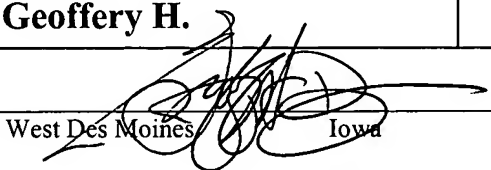
I hereby appoint the Dorsey & Whitney LLP attorneys and agents associated with **Customer Number 25934** to prosecute the patent application identified above and to transact all business in the Patent and Trademark Office connected therewith, including full power of association, substitution, and revocation.

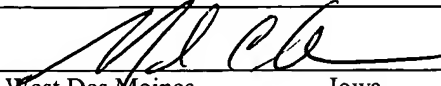
PLEASE DIRECT ALL CORRESPONDENCE TO:

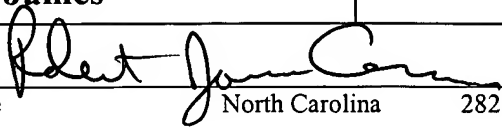
The address associated with **Customer Number: 25934**, currently:

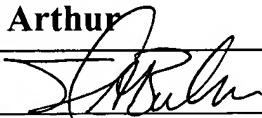
Name	Brian J. Laurenzo, Reg. No. 34,207
Address	DORSEY & WHITNEY LLP 801 Grand Avenue Suite 3900 Des Moines, IA 50309
Telephone	515-283-1000
Fax	515-283-1060

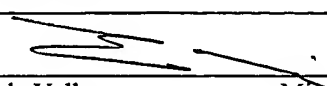
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.


<b>Sole or First Inventor:</b>			
Given Name (First and middle)		Family Name or Surname	
<b>Geoffery H.</b>		<b>Dreyer</b>	
Inventor's Signature			Date: <b>12/19/03</b>
Residence	West Des Moines	Iowa	50265
	City	State	Zip
Post Office Address	213 S. 31 <sup>st</sup> Street		

<b>Second Inventor:</b>			
Given Name (First and middle)		Family Name or Surname	
<b>Mark C.</b>		<b>Oman</b>	
Inventor's Signature			Date: 12/19/03
Residence	West Des Moines	Iowa	50266
	City	State	Zip
Post Office Address	1588 Burr Oaks Drive		

<b>Third Inventor:</b>			
Given Name (First and middle)		Family Name or Surname	
<b>Robert James</b>		<b>Caruso</b>	
Inventor's Signature			Date: 12/19/03
Residence	Charlotte	North Carolina	28277
	City	State	Zip
Post Office Address	13125 Darby Chase Drive		

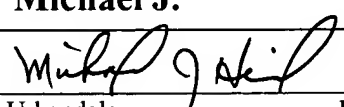
<b>Fourth Inventor:</b>			
Given Name (First and middle)		Family Name or Surname	
<b>Steven Arthur</b>		<b>Bulmer</b>	
Inventor's Signature			Date: 12-23-03
Residence	Apple Valley	Minnesota	55124
	City	State	Zip
Post Office Address	13937 Dublin Road		

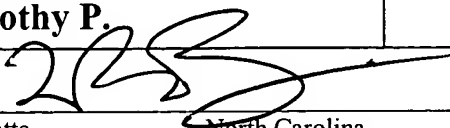
<b>Fifth Inventor:</b>			
Given Name (First and middle)		Family Name or Surname	
<b>Eric A.</b>		<b>Malchodi</b>	
Inventor's Signature			Date: 2/20/2006
Residence	Apple Valley	Minnesota	55124
	City	State	Zip
Post Office Address	14076 Fountain Avenue		

<b>Sixth Inventor:</b>			
Given Name (First and middle)		Family Name or Surname	
<b>Michael John</b>		<b>DeVito</b>	
Inventor's Signature			Date: 12-19-03
Residence	Urbandale	Iowa	50323
	City	State	Zip
Post Office Address	12819 Wilden Drive		



<b>Seventh Inventor:</b>			
Given Name (First and middle)		Family Name or Surname	
<b>Nancy G.</b>		<b>Brennan</b>	
Inventor's Signature	<i>Nancy G. Brennan</i>		Date: <i>1/2/04</i>
Residence	New York	New York	10009
	City	State	Zip
Post Office Address	6 Stuyvesant Oval #11G		

<b>Eighth Inventor:</b>			
Given Name (First and middle)		Family Name or Surname	
<b>Michael J.</b>		<b>Heid</b>	
Inventor's Signature			Date: 12/19/03
Residence	Urbandale	Iowa	50323
	City	State	Zip
Post Office Address	3509 133 <sup>rd</sup> Way		
	Citizenship: US		

<b>Ninth Inventor:</b>			
Given Name (First and middle)		Family Name or Surname	
<b>Timothy P.</b>		<b>O'Brien</b>	
Inventor's Signature			Date: <b>12/19/03</b>
Residence	Charlotte	North Carolina	28226
	City	State	Zip
Post Office Address	5056 Virginian Lane		

**STATEMENT UNDER 37 CFR 3.73(b)**

Geoffery H. Dreyer, Mark C. Oman, Robert J. Caruso, Steven A. Bulmer,  
Applicant/Patent Owner: Eric A. Marchodi, Michael J. DeVito, Nancy G. Brennan, Michael J. Heid  
and Timothy P. O'Brien

Application No./Patent No.: To be assigned Filed/Issue Date: Herewith

Entitled: A Method of Refinancing a Mortgage Loan and a Closing Package for same

Wells Fargo Home Mortgage, Inc., a Corporation

(Name of Assignee)

(Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. ☒ the assignee of the entire right, title, and interest; or

2. ☐ an assignee of less than the entire right, title and interest.

The extent (by percentage) of its ownership interest is \_\_\_\_\_ %  
in the patent application/patent identified above by virtue of either:

A. ☒ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded  
in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is  
attached.

OR

B. ☐ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown  
below:

1. From: \_\_\_\_\_ To: \_\_\_\_\_

The document was recorded in the United States Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

2. From: \_\_\_\_\_ To: \_\_\_\_\_

The document was recorded in the United States Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

3. From: \_\_\_\_\_ To: \_\_\_\_\_

The document was recorded in the United States Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet.

☒ Copies of assignments or other documents in the chain of title are attached.

[NOTE: A separate copy (i.e., the original assignment document or a true copy of the original document)  
must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be  
recorded in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

February 2, 2004

Date

(515) 213-4382

Telephone number

September Wethington-Smith

Typed or printed name

September Wethington-Smith

Signature

Associate General Counsel

Title

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

## ASSIGNMENT

Whereas, we, Geoffery H. Dreyer, Mark C. Oman, Robert J. Caruso, Steven A. Bulmer, Eric A. Malchodi, Michael J. DeVito, Nancy G. Brennan, Michael J. Heid, and Timothy P. O'Brien have jointly invented certain new and useful improvements in a **METHOD OF REFINANCING A MORTGAGE LOAN AND A CLOSING PACKAGE FOR SAME**, for which an application for Letters Patent of the United States is being made, said application having been executed on \_\_\_\_\_, and which may be identified in the United States Patent Office by Serial No. 10/259,116, filed September 27, 2002; and

Whereas, Wells Fargo Home Mortgage, Inc. ("Company"), a corporation organized and existing under the laws of the State of California, and having its principal offices at 1 Home Campus, Des Moines, Iowa 50328, is desirous of acquiring the entire right, title and interest in and to said invention, said application and in, to and under any and all Letters Patent to be obtained therefor;

Now, therefore, for and in consideration of One Dollar (\$1.00) and other good and valuable consideration to us in hand paid by Company, the receipt of which is hereby acknowledged, we have sold, assigned and transferred, and by these presents do hereby sell, assign and transfer unto Company, its successors and assigns, our entire right, title and interest in and to said invention, said application, all divisions, continuations or renewals thereof, and the Letters Patent, both foreign and domestic, that may or shall issue therefrom, including all reissues or extensions of such patents and all of my rights under the International Convention, and we do hereby authorize and request the Commissioner of Patents to issue said Letters Patent to the above-mentioned assignee in accordance herewith.

We hereby authorize the above-mentioned assignee, its successors and assigns, or anyone it may properly designate, to insert in this instrument the filing date and serial number of said application when ascertained.

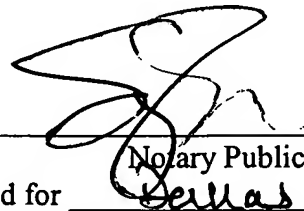
We further authorize said assignee, its successors and assigns, or anyone it may properly designate, to apply for Letters Patent, in its own name if desired, in any and all foreign countries, and additionally to claim the filing date of said United States application and/or otherwise take advantage of the provisions of the International Convention.

Upon said consideration we do hereby covenant and agree with the said assignee, its successors and assigns, that we will not execute in writing or do any act whatsoever conflicting with these presents, and that we or our executors or administrators will at any time upon request, without further or additional consideration, but at the expense of the said assignee, its successors and assigns, execute such additional writings and do such additional acts as said assignee, its successors and assigns, may deem necessary or desirable to perfect the assignee's enjoyment of this grant, and render all necessary assistance in making application for and obtaining original, divisional, reissued or extended Letters Patent of the United States, or of any and all foreign countries on said invention, and in enforcing any rights occurring as a result of such applications or patents, by giving testimony in any proceedings or transactions involving such applications or patents.

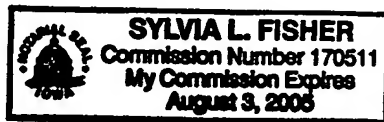
IN WITNESS WHEREOF, I have caused this document to be duly executed this  
29th day of May, 2003.

  
\_\_\_\_\_  
Geoffery H. Grever


Subscribed to and sworn to before me this 29th day of May, 2003.

  
\_\_\_\_\_  
Notary Public  
In and for Texas County

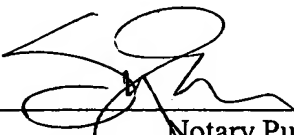
Notary Seal



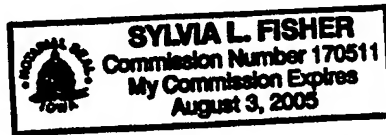
IN WITNESS WHEREOF, I have caused this document to be duly executed this  
21st day of May, 2003.

  
Mark C. Oman

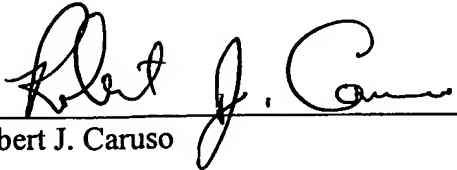
Subscribed to and sworn to before me this 21st day of May, 2003.

  
Notary Public  
In and for Dauphin County


Notary Seal



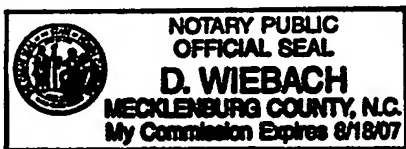
IN WITNESS WHEREOF, I have caused this document to be duly executed this 22nd day  
of May, 2003.

  
Robert J. Caruso

Subscribed to and sworn to before me this 22nd day of May, 2003.

  
Notary Public  
In and for Mecklenburg County

Notary Seal



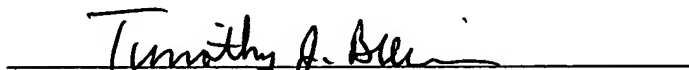


IN WITNESS WHEREOF, I have caused this document to be duly executed this  
29<sup>TH</sup> day of MAY, 2003.



Steven A. Bulmer

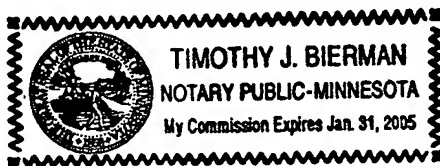
Subscribed to and sworn to before me this 29<sup>TH</sup> day of MAY, 2003.



Notary Public

In and for HENNEPIN County


Notary Seal



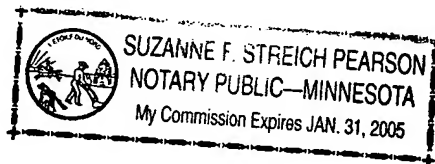
IN WITNESS WHEREOF, I have caused this document to be duly executed this  
22nd day of May, 2003.

  
Eric A. Malchodi

Subscribed to and sworn to before me this 22 day of May, 2003.

  
Notary Public  
In and for Hennepin County


Notary Seal



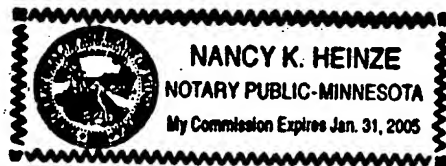
IN WITNESS WHEREOF, I have caused this document to be duly executed this  
22 day of May, 2003.

  
Michael J. DeVito

Subscribed to and sworn to before me this 22nd day of May, 2003.

  
Notary Public  
In and for Henepin County

Notary Seal



IN WITNESS WHEREOF, I have caused this document to be duly executed this  
23<sup>rd</sup> day of May, 2003.

Nancy G. Brennan  
Nancy G. Brennan

Subscribed to and sworn to before me this 23 day of May, 2003.

William T. Kelly  
Notary Public

In and for \_\_\_\_\_ County

Notary Seal  
WILLIAM T. KELLY  
Notary Public, State of New York  
No. 4724547  
Qualified in Westchester County  
Commission Expires March 30, 2007

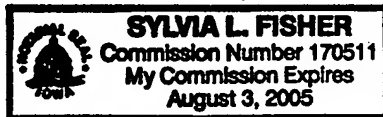
IN WITNESS WHEREOF, I have caused this document to be duly executed this  
22 day of May, 2003.

Michael J. Heid  
Michael J. Heid

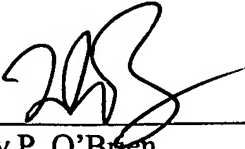
Subscribed to and sworn to before me this 22nd day of May, 2003.

[Signature]  
Notary Public  
In and for Dallas County


Notary Seal



IN WITNESS WHEREOF, I have caused this document to be duly executed this  
27<sup>th</sup> day of May, 2003.

  
\_\_\_\_\_  
Timothy P. O'Brien

Subscribed to and sworn to before me this 27<sup>th</sup> day of May, 2003.

  
\_\_\_\_\_  
Notary Public  
In and for Mecklenburg County

Notary Seal

